

**FIRST BANCORP, INC., THE**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1133932	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,361	\$1,339	-1.7%		
Loans	\$890	\$865	-2.9%		
Construction & development	\$57	\$43	-25.0%		
Closed-end 1-4 family residential	\$341	\$341	0.2%		
Home equity	\$105	\$105	-0.1%		
Credit card	\$0	\$0			
Other consumer	\$13	\$8	-36.7%		
Commercial & Industrial	\$85	\$73	-15.0%		
Commercial real estate	\$229	\$240	4.6%		
Unused commitments	\$122	\$107	-12.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$290	\$255	-12.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$110	\$152	38.4%		
Cash & balances due	\$13	\$14	5.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$29	\$2	-93.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$27	\$2	-92.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,240	\$1,217	-1.9%		
Deposits	\$975	\$942	-3.4%		
Total other borrowings	\$257	\$266	3.2%		
FHLB advances	\$199	\$175	-11.8%		
Equity					
Equity capital at quarter end	\$121	\$122	0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$13	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	8.3%	--		
Tier 1 risk based capital ratio	14.9%	14.1%	--		
Total risk based capital ratio	16.1%	15.4%	--		
Return on equity <sup>1</sup>	10.1%	10.0%	--		
Return on assets <sup>1</sup>	0.9%	0.9%	--		
Net interest margin <sup>1</sup>	3.3%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	59.7%	44.9%	--		
Loss provision to net charge-offs (qtr)	69.3%	68.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	3.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	7.8%	8.2%	3.4%	0.8%	--
Closed-end 1-4 family residential	2.6%	3.3%	0.0%	0.1%	--
Home equity	0.5%	1.1%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.6%	0.3%	0.2%	--
Commercial & Industrial	1.8%	7.5%	0.1%	7.3%	--
Commercial real estate	2.6%	2.8%	0.1%	0.3%	--
Total loans	2.5%	3.3%	0.3%	0.8%	--